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PATENT
Att'y Dkt.: 11884/406301

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Diane SCHMIDT

Serial No.: 10/673,442

Filed: September 30, 2003

For: MANAGEMENT OF INTRA-DAY
INTEREST CALCULATIONS FOR
BANK ACCOUNTS

Customer No.: 23838

Examiner: Mohammad Z. Shaikh

Art Unit: 3694

Confirmation No.: 2618

REQUEST FOR RECONSIDERATION

United States Patents and Trademark Office
Customer Service Window – Mail Stop AF
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

Responsive to the Office Action, dated February 8, 2008, kindly reconsider the rejections of record based on the following remarks.

Remarks start on page 2.